

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
William T. Klug  
DebtorCase No. 11-77529-reg  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-8

User: swu  
Form ID: 253Page 1 of 3  
Total Noticed: 24

Date Rcvd: Apr 02, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2012.

db +William T. Klug, PO Box 2608, North Babylon, NY 11703-0608  
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
 smg +NYS Unemployment Insurance, Attn: Isolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
 7427622 +Able Credit Services, 623 River Road, Suite 2G, Fair Haven, NJ 07704-3267  
 7427628 +Capital One Bank, C/O Northland Group, P.O. Box 390846, Minneapolis, MN 55439-0846  
 7427631 +Ctech Coll (original Creditor:medl, 5505 Nesconset Hwy Suite 200, Mount Sinai, NY 11766-2026  
 7427632 +Dr. Richard G. Shinbrot, One Stuart Gate Office B, N. Massapequa, NY 11758-2456  
 7427635 +Lvnv Funding Llc (original Creditor, Po Box 740281, Houston, TX 77274-0281  
 7427637 +South Shore Adjustment Co, C/O Hope Greenberg, 2650 Merrick Road - Ste 101, Bellmore, NY 11710-5715

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRLPRYOR.COM Apr 02 2012 18:33:00 Robert L. Pryor, Pryor & Mandelup LLP, 675 Old Country Road, Westbury, NY 11590-4513  
 smg +E-mail/Text: ustpreregion02.li.ecf@usdoj.gov Apr 02 2012 18:58:06 United States Trustee, Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza, Central Islip, NY 11722-4456  
 7427623 +EDI: AMEREXPR.COM Apr 02 2012 18:33:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537  
 7427624 +EDI: ACCE.COM Apr 02 2012 18:33:00 Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036  
 7427625 +EDI: BANKAMER2.COM Apr 02 2012 18:33:00 Bank Of America, Po Box 15311, Wilmington, DE 19850-5311  
 7427626 +EDI: BANKAMER2.COM Apr 02 2012 18:33:00 Bank Of America, Po Box 1598, Norfolk, VA 23501-1598  
 7427627 +EDI: CAPITALONE.COM Apr 02 2012 18:33:00 Cap One, Po Box 85520, Richmond, VA 23285  
 7427630 +EDI: CHRYSLER.COM Apr 02 2012 18:33:00 Chrysler Financial, 5225 Crooks Rd Ste 140, Troy, MI 48098  
 7478456 +EDI: RECOVERYCORP.COM Apr 02 2012 18:33:00 Capital Recovery IV LLC, c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 7427629 +EDI: CHASE.COM Apr 02 2012 18:33:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 7427633 +E-mail/Text: BKNOTICES@EAFLLC.COM Apr 02 2012 18:57:18 Eaf Llc (original Creditor:08 Chase, 1120 West Lake Co Suite B, Buffalo Grove, IL 60089-1970  
 7427634 +EDI: HFC.COM Apr 02 2012 18:33:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 7427636 +EDI: TSYS2.COM Apr 02 2012 18:33:00 Mcdysnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 7427638 +EDI: CITICORP.COM Apr 02 2012 18:33:00 Thd/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
 TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Robert L. Pryor, Pryor & Mandelup LLP, 675 Old Country Road, Westbury, NY 11590-4513  
 7427639 ##+Wachovia Mortgage FSB, PO Box 900001, Raleigh, NC 27675-9001

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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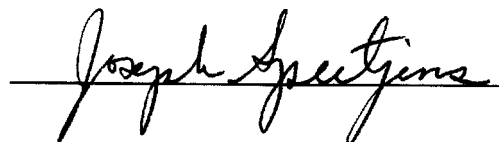
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2012 at the address(es) listed below:

David Baram on behalf of Debtor William Klug dbaram@baramkaiserlaw.com  
Robert L. Pryor rlp@pryormandelup.com, rpryor@ecf.epiqsystems.com  
United States Trustee USTPRegion02.LI.ECF@usdoj.gov

TOTAL: 3

Form B18 (Official Form 18)(12/01/2007)

**United States Bankruptcy Court**

Eastern District of New York  
290 Federal Plaza, P.O. Box #9013  
Central Islip, NY 11722-9013

IN RE:

CASE NO: 8-11-77529-reg

William T. Klug

PO Box 2608  
North Babylon, NY 11703

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-3462

DEBTOR(s)

**DISCHARGE OF DEBTOR(S)**

It appearing that the debtor(s) is entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: April 2, 2012

s/ Robert E. Grossman  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**